

In re:
Miranda Tsang
Debtor

Case No. 20-13636-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 24, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2021:

Recip ID	Recipient Name and Address
db	+ Miranda Tsang, 1617 Hampton Road, Havertown, PA 19083-2505

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2021 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor ABS Loan Trust VI alubin@milsteadlaw.com bkecf@milsteadlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank Trust National Association et al... bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor US Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmlawgroup.com
ROBERT NEIL BRAVERMAN	on behalf of Debtor Miranda Tsang rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com

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STEPHEN VINCENT BOTTIGLIERI

on behalf of Creditor Delaware County Tax Claim Bureau steve@bottiglierilaw.com
ecfnotices@comcast.net; sbottiglieri@toscanigilllin.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Miranda Tsang		CHAPTER 13
	<u>Debtor</u>	
U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee For VRMTG Asset Trust		NO. 20-13636 AMC
	<u>Movant</u>	
vs.		
Miranda Tsang		11 U.S.C. Section 362
	<u>Debtor</u>	
Scott F. Waterman, Esquire		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$2,083.90** which breaks down as follows;

Post-Petition Payments:	March 2021 at \$915.30/month
Fees & Costs Relating to Motion:	\$1,238.00
Suspense Balance:	\$69.40
Total Post-Petition Arrears	\$2,083.90

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on April 1, 2021 and continuing through September 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$915.30** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$347.32 from April 2021 to August 2021 and \$347.30 for September 2021** towards the arrearages on or before the last day of each month at the address below;

Fay Servicing, LLC
P.O. Box 814609
Dallas, TX 75381-4609

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 15, 2021

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 3/22/21


Robert Neil Braverman, Esquire
Attorney for Debtor

Date: March 23, 2021

/s/ Polly A. Langdon, Esquire, for
Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this ____ day of _____, 2021. However, the court
retains discretion regarding entry of any further order.



Date: March 24, 2021

Bankruptcy Judge
Ashely M. Chan